# TO.

# Public Confidence a Basic Principle-Stock Companies Have

Highest Standards-Assured Relieved of All Responsibility -Policies Are Sight Drafts for Honest Claimants.

Seventh of a Series of Eight Skotches, enious Articles will be Mailed on Re-est. The Eighth and Last Will Appear in he Tribune' Nest Week.]

AN you visualize the distrust

llions of dollars than the

No. As stated in one earlier Sketches, the comthe call for the restoration of de-

marine, casualty, surety, and life insur-

request of the State Department.

Claims of the flour millers, submitted by L. E. Moses, of Kansas City, Monoresident of the Southwestern Millers' name statutes of the several states and in every case, except life, the reserve requirements for stock companies are the highest and their standards of solvency the most rigid. In life insurance slone—an entirely distinct service and with no relationship whatever to other branches—both stock and mutual companies are required to reserve under identical standards.

This explanation is made in answer to inquiries that have developed since the publication of these Sketches was undertaken. I sm. of course, speaking only for stock fire insurance companies

Menaces Cuban Stability

The business instincts of the men of Unguays.

"The business of this republic," he said, is in the hands of young men of business city, Monores in the hands of young men of the flour millers, and the fourth millers' Native series of the State Department.

Claims of the flour millers, submitted by L. E. Moses, of Kansas City, Monores in the hands of young men of the suit, in the hands of business of this republic," he will be the duty on wheat the alignment.

Claims of the flour millers' Native whether we have the suit has did, is i

to inquiries that have developed sines the publication of these Sketches was undertaken. I am, of course, speaking only for stock fire insurance companies and am trying to make plain that few principles and few statutes applicable to other branches properly could be applied to them. The functions and emergency requirements in our branch and class are peculiar to us alone.

Envoys Say New Tariff

Menaces Cuban Stability

Imposts on Sugar and Tobacco Are Especially Criticized by Trade Mission of Island WASHINGTON, Aug. 30.—Tariffs

relied to them. The functions and emergency requirements in our branch and class are peculiar to us alone.

You will have chserved in these articles, of course, that no attempt has been made, except by mere reference, to touch upon outward and visible services of fire underwriting such as the adjustment and payment of fire losses. You meet that every day, and know all about it. I can say, however, with the certainty of expressing no more than exact truth, that every stock fire insurance company seeking the confidence of the public, earnestly desires to pay its losses promptly and honestly and in accordance with the policy provisions. The honest man has nothing to fear, ever, as every legitimate company will gladly assist him in getting his just due when loss comes.

The pelicy contracts issued to you, which guarantee indemnity for loss to the property specified, are more for your protection than ours. For many years those contracts have been prescribed by statutes of New York and many other states both as to insuring conditions and restrictions, and to size of type. They are "Standard Policies" in fact as well as in name, the provisions for our common protection having been clarified by court decisions until there is no doubt of their intent.

Before loss occurs, as previously stated, a policy of fire insurance seem.

until there is no doubt of their intent.

Before loss occurs, as previously stated, a policy of fire insurance seemingly is of little importance but after that event it becomes a document of great value. Then the contracts to which the stock fire insurance companies put their names and guarantees are, to all intents and purposes, sight drafts within certain contractual limitations, of course, but still sight drafts upon the makers in favor of honest claimants. These guarantees are backed by capital, surplus and the statutory reserves previously explained. They constitute insurance within the full meaning of the word, that is, to make safe:

JOHN B. MORTON

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## Britons Urge Senate to Cut Tariff on Steel

Balfour Tells Committee England Can Pay Debt to America Only in Trade, Pershing Property May and Asks Co-operation

Opposes U. S. Valuation

Flour Interests Want Protection; Fishing Industry Denounces Import Taxes

rate continue, but recognized that that

Be Sold for \$20 Taxes

Hundred:Acre Farm of Rich Land in Louisiana Bought by General's Father

#### Vestris Sets Speed Record in Run From Buenos Ayres to N.Y.

Passengers Say Brazil Has Advanced Passage Money to 1,000 Germans; Teuton Goods Flood Market

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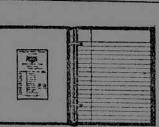
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